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September 9, 2005

FDIC San Francisco Regional Office
Director, Johns F. Carter
25 Jessie Street @ Ecker Square
Suite 2300
San Francisco, CA 94105

Dear Mr. Carter:

I am writing in opposition of Wal-Mart's application for deposit insurance for its pending Utah based ILC.

To be very blunt – this would be a travesty to community banks everywhere. Wal-Mart has already uprooted many communities. Wal-Mart is SO big that it has driven out community grocery stores, pharmacies and hardware stores! If approved, community banks would be next. Wal-Mart would then have a monopoly on banking and commerce too!

We are a very small Midwestern bank in Nebraska. A five generation family owned bank that we are very proud of. Small in our area is our bank with just over 8 million in assets. Yes, 8 million, not 8 billion in assets! A Wal-Mart Bank would more than likely be the demise of our family's banking history.

If this is ever passed, it will be the beginning of the end for many. When would it ever end then?

Sincerely,


Suzanne Borchers
President